# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 20-03637-RNO

Robert Fasano Chapter 13

Francesca Fasano Debtors

# CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3 Date Rcvd: Mar 08, 2021 Form ID: pdf002 Total Noticed: 54

The following symbols are used throughout this certificate:

**Definition Symbol** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2021:

<b>Recip ID</b> db/jdb	Recipient Name and Address + Robert Fasano, Francesca Fasano, 3111 West Clover Court, Long Pond, PA 18334-7940
5384056	+ AES, PO Box 61047, Harrisburg, PA 17106-1047
5384057	American Education Services, 1200 North Seventh Street, Harrisburg, PA 17102-1444
5384058	+ Berkheimer Tax Administrator, 50 N 7th Street, Bangor, PA 18013-1731
5393268	+ Berkheimer, Agent for Tunkhannock Twp/SD, 50 North Seventh Street, Bangor, PA 18013-1731
5384059	Capital One Services LLC (Cabelas), PO Box 30285, Salt Lake City, UT 84130-0285
5393993	+ Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
5384063	Creditech, Inc., PO Box 20330, Lehigh Valley, PA 18002-0330
5384064	+ Delray Recovery Center, 140 NE 4th Avenue, Delray Beach, FL 33483-4570
5384067	+ Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
5384068	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
5384069	+ Freedom Mortgage, 907 Pleasant Valley Avenue, Mt. Laurel, NJ 08054-1210
5393774	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5389545	+ Kansas City University Medicine, Attn: Treasurer or Legal Dept., 1750 Independence Ave, Kansas City, MO 64106-1453
5389546	+ Lehigh Valley Health Network, PO Box 4120, Allentown, PA 18105-4120
5384073	MABT/TFC, 960 S Bishop Ave, Rolla, MO 65401-4415
5389547	+ Mandala Healing Center, 5408 East Avenue, West Palm Beach, FL 33407-2344
5384075	Midland Funding LLC, c/o Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5384074	+ Midland Funding LLC, 320 E Big Beaver Rd, Suite 300, Troy, MI 48083-1271
5384076	+ Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
5389548	+ New York State, Higher Education Corporation, 99 Washington Ave, Dept. 736, Albany, NY 12255-1100
5384078	Notre Dame FCU, 1828 Moreau Drive, Notre Dame, IN 46556
5387188	+ Notre Dame Federal Credit Union, P.O. Box 7878, Notre Dame IN 46556-7878
5384079	+ Notre Dame Regional School System, Business Office, 60 Spangenburg Avenue, East Stroudsburg, PA 18301-2724
5388060	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5384082	+ Sirius XM Radio, Inc., PO Box 33174, Detroit, MI 48232-5174
5384083	Synchrony Bank (JC Pen, TJ Maxx, Lowes), PO Box 965009, Orlando, FL 32896-5008
5384084	+ TD Bank USA, N.A., 7000 Target Parkway North, MS-NCB-0464, Brooklyn Park, MN 55445-4301
5384086	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
5385833	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5386061	+ US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
5384088	+ USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
5384087	+ University of Health Sciences, College of Osteopathic Medicine, 2105 Independence Boulevard, Kansas City, MO 64124-2311

#### TOTAL: 33

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: PRA BK2 CASE UPDATE@portfoliorecove	Date/Time	Recipient Name and Address
_	·	Mar 08 2021 19:01:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5393399	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2021 19:02:15	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5384061	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CC	Mar 08 2021 18:44:00	Comenity Capital Bank (BJs), Bankruptcy Department, PO Box 183043, Columbus, OH

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5384062	Email/PDF: creditonebknotifications@resurgent.com		43218-3043
		Mar 08 2021 19:01:49	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5384066	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 08 2021 18:43:00	Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101?7346
5384065	+ Email/Text: electronicbkydocs@nelnet.net	Mar 08 2021 18:44:00	Dept of Ed/Nelnet, 3015 Parker Rd, Suite 400, Aurora, CO 80014-2904
5384070	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2021 19:01:59	Goodyear Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
5384071	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2021 19:02:16	Home Depot, 5800 South Corporate Pl, Sioux Falls, SD 57108-5027
5384060	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 08 2021 19:02:04	Chase Bank, PO Box 15298, Wilmington, DE
5384072	+ Email/Text: PBNCNotifications@peritusservices.com		19850-5298
5385179	•	Mar 08 2021 18:43:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
3383179	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2021 18:44:00	Midland Funding LLC, P.O. Box 2011, Warren MI 48090-2011
5384077	+ Email/PDF: pa_dc_claims@navient.com	Mar 08 2021 19:02:22	Navient, PO Box 9500, Wilkes-Barre, PA 18773-9500
5387580	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.or	rg Mar 08 2021 18:43:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
5384081	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ery.com Mar 08 2021 19:01:49	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
5392417	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove		
5384080	+ Email/Text: paparalegals@pandf.us	Mar 08 2021 19:02:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
3364060	+ Email/Text. paparaiegais@pailut.us	Mar 08 2021 18:44:00	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
5391192	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 08 2021 18:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5393270	Email/Text: bnc-quantum@quantum3group.com		
		Mar 08 2021 18:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5382574	+ Email/PDF: gecsedi@recoverycorp.com	Mar 08 2021 19:02:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5384085	Email/Text: tidewaterlegalebn@twcs.com	Mar 08 2021 18:43:00	Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325
5384900	+ Email/Text: electronicbkydocs@nelnet.net	Mar 08 2021 18:44:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 SOUTH 13TH STREET SUITE 201, LINCOLN, NE 68508-1911

TOTAL: 21

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5392114 \*+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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# NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2021	Signature:	/s/Joseph Speetjens	

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:

Name Email Address

Charles J DeHart, III (Trustee)

TWecf@pamd13 trustee.com

Keri P Ebeck

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com

jbluemle@bernsteinlaw.com;politicsci2@gmail.com

Rebecca Ann Solarz

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com

Steven R Savoia

on behalf of Debtor 1 Robert Fasano ssavoia@ptd.net

Steven R Savoia

on behalf of Debtor 2 Francesca Fasano ssavoia@ptd.net

United States Trustee

ustpregion 03. ha. ecf@usdoj.gov

TOTAL: 6

# **LOCAL BANKRUPTCY FORM 3015-1**

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	CHAPTER 13
ROBERT FASANO and FRANCESCA FASANO	CASE NO. 5 -bk-20 - 03637-RNO  ORIGINAL PLAN AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
	Number of Motions to Avoid Liens Number of Motions to Value Collateral

# **CHAPTER 13 PLAN**

#### **NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	Included	<b>√</b>	Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	Included	<b>✓</b>	Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G.	Included	<b>\</b>	Not Included

#### YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

#### 1. PLAN FUNDING AND LENGTH OF PLAN.

### A. Plan Payments From Future Income

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/2021	12/2025	203.00			12,181.00
				Total Payments:	12,181.00

- 2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
- 4. CHECK ONE: ( ) Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

(✓) Debtor is ove	er median	income. Debtor estimates that a
minimum of \$	-0-	must be paid to allowed
unsecured creditor	rs in order	to comply with the Means Test.

# B. Additional Plan Funding From Liquidation of Assets/Other

		1.	The Debtor estimates that the liquidation value of this estate is \$
	Chec	k one o	f the following two lines.
	✓		ssets will be liquidated. If this line is checked, skip $\S$ 1.B.2 and complete $\S$ 1.B.3 plicable.
		Certa	ain assets will be liquidated as follows:
		2.	In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as All sales shall be completed by, 20 If the property does not sell by the date specified, then the disposition of the property shall be as follows:
		3.	Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
2.	SECURI	E <b>D</b> CL	AIMS.
	A. Pre-C	Confir	mation Distributions. Check one.
	<u> ✓</u> N	lone. <i>If</i>	"None" is checked, the rest of § 2.A need not be completed or reproduced.
	th	ie Debt	e protection and conduit payments in the following amounts will be paid by or to the Trustee. The Trustee will disburse these payments for which a proof has been filed as soon as practicable after receipt of said payments from the

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

- 1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
- 2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

# B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

	None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.
✓	Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Freedom Mortgage	3111 W Clover Court, Long Pond, PA	4591

# C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

 $\checkmark$ 

The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Emerald Lakes Association	3111 W Clover Court, Long Pond, PA	7,500.00		7,500.00
Toyota Motor Credit Corp.	2021 Prius	500.00		500.00

# D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

✓	None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.
	The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- 1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- 2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- 3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

### E. Secured claims for which a § 506 valuation is applicable. Check one.

✓	None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.
	Claims listed in the subsection are debts secured by property not described in § 2.D of
	this plan. These claims will be paid in the plan according to modified terms, and liens
	retained until the earlier of the payment of the underlying debt determined under
	nonbankruptcy law or discharge under §1328 of the Code. The excess of the
	creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or
	"NO VALUE" in the "Modified Principal Balance" column below will be treated as
	an unsecured claim. The liens will be avoided or limited through the plan or Debtor
	will file an adversary or other action (select method in last column). To the extent not
	already determined, the amount, extent or validity of the allowed secured claim for
	each claim listed below will be determined by the court at the confirmation hearing.
	Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid,
	payments on the claim shall cease.
	1 🗸

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

F. Surrender of	Collateral. Che	eck one.				
The Debtor the creditor approval of the collater	r elects to surrer r's claim. The I f any modified p ral only and that	o surrender to each creditor listed below the collateral that secures. The Debtor requests that upon confirmation of this plan or upon diffied plan the stay under 11 U.S.C. §362(a) be terminated as to nd that the stay under §1301 be terminated in all respects. Any claim resulting from the disposition of the collateral will be treated				I that secures plan or upon nated as to sects. Any
allowed un in Part 4 be	elow.					
		Г	Description of	Collateral	to be Surr	endered
in Part 4 be		Γ	Description of	Collateral	to be Surr	endered
in Part 4 be		Γ	Description of	Collateral	to be Surr	endered

G.	Lien Avoidance.	Do not use	for mortgages	or for statutory	liens, such	as tax liens.	Check
	one.						

	$\checkmark$	None. If "None"	' is checked.	the rest of §	2.G need no	t be completed	or reproduced
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•	of the following credit or consensual liens su	tors pursuant to § 522(f) (the chas mortgages).	nis § should not be used
Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the liened property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			
by the United  2. Attorney's fe  a. In additional amount of the armount of the united states and the united states are also as a second state are also as a second states are also as a second state are also as a second	es. Percentage fees particles. I States Trustee.  es. Complete only one on to the retainer of \$\frac{4}{5}\$ in	yable to the Trustee will be e of the following options:  9,000.00 already pains the plan. This represents the pecified in L.B.R. 2016-2(4)	d by the Debtor, the ne unpaid balance of the
Payment	of the written fee agree of such lodestar comp	h the hourly rate to be adju eement between the Debtor pensation shall require a sep ed by the Court pursuant to	and the attorney.  parate fee application
·	dministrative claims not the following two lines	not included in §§ 3.A.1 or es.	3.A.2 above. <i>Check</i>
	. If "None" is checked duced.	d, the rest of § 3. $A$ .3 need $n$	ot be completed or
The f	ollowing administrativ	ve claims will be paid in fu	11.

The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase

Name of Creditor	Estimated Total Payment
B. Priority Claims (including, certain Do	mestic Support Obligations
Allowed unsecured claims entitled to pri unless modified under §9.	ority under § 1322(a) will be paid in full
Name of Creditor	<b>Estimated Total Payment</b>
Department of Treasury Internal Revenue Service	\$3,000.00
Berkheimer Tax Administrator	\$300.00
C. <u>Domestic Support Obligations assigned</u> <u>U.S.C. §507(a)(1)(B)</u> . Check one of the f	d to or owed to a governmental unit under 11 following two lines.
✓ None. <i>If "None" is checked, the reproduced.</i>	rest of § 3.C need not be completed or
obligation that has been assigned paid less than the full amount of t	I below are based on a domestic support to or is owed to a governmental unit and will be the claim. This plan provision requires that of 60 months (see 11 U.S.C. §1322(a)(4)).
Name of Creditor	Estimated Total Payment

# 4. UNSECURED CLAIMS

A. <u>Claims of United States of United St</u>	<b>nsecured Nonprior</b> o lines.	<u>rity Credito</u>	rs Special	<u>ly Classifiec</u>	<u>l. </u> Check one	e of the
· · · · · · · · · · · · · · · · · · ·	✓ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.					
To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.						
Name of Creditor		for Special sification	Am	imated I ount of Claim	nterest Rate	Estimated Total Payment
						Tuyment
<ul> <li>B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.</li> <li>5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.</li> <li>✓ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.</li> <li>The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:</li> </ul>						
Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

# 6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon
Check the applicable line:
✓ plan confirmation entry of discharge closing of case.
7. DISCHARGE: (Check one)
<ul> <li>( ) The debtor will seek a discharge pursuant to § 1328(a).</li> <li>( ) The debtor is not eligible for a discharge because the debtor has previously received discharge described in § 1328(f).</li> </ul>
8. ORDER OF DISTRIBUTION:
If a pre-petition creditor files a secured, priority or specially classified claim after the bar date the Trustee will treat the claim as allowed, subject to objection by the Debtor.
Payments from the plan will be made by the Trustee in the following order:
Level 1:
Level 2:
Level 3:
Level 4:
Level 5:
Level 6:
Level 7:

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

#### 9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: December 26, 2020	/s/ Steven R. Savoia (Atty ID 92253)
	Attorney for Debtor
	/s/ Robert Fasano
	Debtor
	/s/ Francesca Fasano
	Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.